

**EXHIBIT C**

Friday, April 14, 2017



PACIFIC LIFESTYLE FURNITURE  
16305 NW CORNELL RD UNIT 120  
BEAVERTON OR 97006-4847



**NOTICE OF EMPLOYER NON-COMPLIANCE**

RE: Wage Withholding of KIMBERLY A BISE

On 02/27/2017, Educational Credit Management Corporation ("ECMC") issued the enclosed Order of Withholding ("Order") requiring you to withhold a percentage of the above-mentioned employee's wages for payment of a defaulted student loan(s).

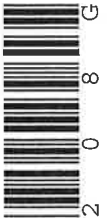
Our records indicate you employ this individual, but as of the date of this letter, you have failed to comply with ECMC's Order by remitting the withholding payments required to by the Order.

Under federal regulation 34 C.F.R. § 682.410(b)(9)(P), ECMC must sue any employer who fails to withhold wages after receipt of an Order. If ECMC is forced to file suit, it is entitled to seek not just the amount an employer fails to withhold, but also attorneys' fees, costs and, at the court's discretion, punitive damages. 20 U.S.C. 1095a(a)(6).

If you are not the current employer of this individual, have already remitted payments pursuant to the Order, or if you have any questions regarding the Order or the Administrative Garnishment process, please call ECMC at 1-866-945-6159. Unless ECMC receives your withholding payment within thirty (30) days after the issuance of this letter, ECMC must review the matter for possible legal action.

Educational Credit Management Corporation

Enclosures:    Order of Withholding From Earnings  
                    Employer Acknowledgment of Wage Withholding  
                    Handbook for Employers



## ORDER OF WITHHOLDING FROM EARNINGS

This Order of Withholding from Earnings ("Order") is issued on 02/27/2017.

Educational Credit Management Corporation ("ECMC") is the holder of a defaulted federally insured student loan debt owed to ECMC by the employee referenced below. Pursuant to authority granted ECMC by federal law (20 U.S.C. § 1095a; 34 C.F.R. §§ 682.410(b)(6)(vi), 682.410(b)(9)), you are hereby ordered to withhold wages from the employee's disposable pay for payment of defaulted student loan(s). This Administrative Garnishment does not require a court order as ECMC is legally authorized to issue this Order pursuant to the federal law cited above, which preempts all state laws that would conflict with or hinder the administrative wage garnishment process. 20 U.S.C. § 1095a(a); 34 C.F.R. § 682.410(b)(8).

You are required to deduct fifteen percent (15%) of the employee's disposable pay for each pay period (please consult with your attorney if multiple garnishments exist, see 15 U.S.C. § 1673).

**EMPLOYEE:** KIMBERLY A BISE  
16305 NW CORNELL RD STE 120

**SSN:** [REDACTED] 1044

BEAVERTON, OR 97006

**CURRENT BALANCE:** \$7,292.88

If you fail to comply with this Order, ECMC may be required to sue you in state or federal court to recover from you any amount that you failed to withhold, as well as attorneys' fees, litigation costs, and, at the court's discretion, punitive damages (20 U.S.C. § 1095a(a)(6); 34 C.F.R. § 682.410(b)(9)(P)).

Please complete and return the enclosed Employer Acknowledgment of Wage Withholding form to the below address within ten (10) business days of the Order issue date.

If you have questions regarding this matter, please call 1-866-945-6159 or send correspondence to:

ECMC  
PO Box 64909  
St. Paul, MN 55164-0909

**EDUCATIONAL CREDIT MANAGEMENT CORPORATION**



**EMPLOYER ACKNOWLEDGMENT OF WAGE WITHHOLDING**

PACIFIC LIFESTYLE FURNITURE  
 16305 NW CORNELL RD  
 SUITE 120  
 BEAVERTON, OR 97006

RE: KIMBERLY A BISE

SSN: [REDACTED]

I, \_\_\_\_\_ on behalf of \_\_\_\_\_  
*Company representative* *Employer*  
 acknowledge receipt of the **Order of Withholding From Earnings** for the above named employee.

The amount owed will vary over time due to accrued interest and fees as well as payments received. Do not cease garnishment until notified by ECMC.

Check all that apply:

- ☐ Garnishment will occur. The above-named individual is an employee of this company. Payments of approximately \$\_\_\_\_\_ (15% of disposable pay) will be forwarded to ECMC on a [ ] weekly, [ ] bi-weekly, [ ] semi-monthly, or [ ] monthly basis. All payments will be mailed to:

ECMC  
 Lockbox 7096  
 PO Box 16478  
 St. Paul, MN 55116-0478

- ☐ This person is no longer employed with our organization due to voluntary separation or involuntary separation.  
 If separated, the date of separation was \_\_\_\_\_.

New employer if known: \_\_\_\_\_

*New employer name*

\_\_\_\_\_  
*Address* *City* *State* *Zip*  
 Telephone: (\_\_\_\_\_) \_\_\_\_\_

- ☐ We cannot withhold the full amount of 15% of disposable income because the employee has a higher priority garnishment order. If other withholdings total less than 25% of disposable income, withhold the remaining amount to meet 25% maximum threshold (use attached wage garnishment worksheet to calculate).

- ☐ Existing withholding(s) are anticipated to expire on \_\_\_\_/\_\_\_\_/\_\_\_\_.

- ☐ This employee is on a leave of absence and is expected to return on \_\_\_\_/\_\_\_\_/\_\_\_\_.

- ☐ The Social Security number (SSN) and employee name do not match. (Please contact ECMC at 866-363-0236 to address this issue.)

- ☐ The address this company has for this employee is different than the one listed on the **Order of Withholding from Earnings**. The address our records reflect is:

Employee's last known address: \_\_\_\_\_

*Address*

\_\_\_\_\_  
*City*

\_\_\_\_\_  
*State*

\_\_\_\_\_  
*Zip*

\_\_\_\_\_  
*Company representative's signature*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Telephone*

\_\_\_\_\_  
*Fax*

**Return this form within ten (10) business days to:** Educational Credit Management Corporation  
 PO Box 64909  
 St. Paul, MN 55164-0909

Fax number: 877-645-7480

